

Certificate Number: 17082-PAM-DE-034582318
Bankruptcy Case Number: 20-00993



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 20, 2020, at 2:37 o'clock PM MST, RAYMOND PAGENHARDT completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 20, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director